



Current effective annual interest rate as of 1/10/2022

American Pathway [®] VisionMYG Annuity		
A single premium tax deferred fixed annuity with multi-year guarantee		
Guaranteed Interest Rate Term ¹		Interest Rate Guarantee ²
Four-Year	Premium of \$100,000 or more	2.30%
	Premium of less than \$100,000	2.00%
Five-Year	Premium of \$100,000 or more	2.30%
	Premium of less than \$100,000	2.00%
Six-Year	Premium of \$100,000 or more	2.30%
	Premium of less than \$100,000	2.00%
Seven-Year	Premium of \$100,000 or more	2.30%
	Premium of less than \$100,000	2.00%
10-Year	Premium of \$100,000 or more	2.30%
	Premium of less than \$100,000	2.00%

¹ A market value adjustment will be applied at the end of the guarantee period. The interest rate will increase or decrease the current interest rate environment. The current interest rate environment will not apply to withdrawals. Required Minimum Distributions will be based on the current interest rate environment.

² This is an annual effective interest rate (based on a 365-day year) that will be applied to the declared rate. The interest rate on the single premium annuity will be declared at the end of the guarantee term. When the selected interest rate is declared, the current initial interest rate on the contract is issued. Withdrawals are subject to a declining interest rate schedule (8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%). The adjustment during the guarantee term will be applied as a percentage of the MVA. No withdrawal charge will be applied on a full or partial withdrawal following the end of the guarantee term. Withdrawals in excess of free amount will be subject to federal and state withdrawal tax penalty. Withdrawals may reduce the guaranteed interest rate.

³ During the withdrawal charge period, the interest rate is as shown. At the end of the withdrawal charge period, the guaranteed minimum interest rate will be applied to the remainder of the contract.

Guaranteed minimum interest rate 1.00% during withdrawal charge period^{2,3}

Annuities issued by
American General Life Insurance Company (AGL)
Guarantees are backed by the claims-paying ability of AGL

Not FDIC or NCUA
May Lose Value • No Bank Insurance
Not a Deposit • Not Insured by FDIC

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), provides you with guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not affect the tax treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income taxes. Withdrawals may reduce benefits and contract value.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to be a recommendation. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal advice, consult the appropriate professional.

Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX. Issuing company AGL is responsible for financial obligations of insurance contracts issued by AGL. AGL is a subsidiary of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not issue products in the states of New York, New Jersey, and Pennsylvania.

May not be available in all states and product features may vary by state. Please refer to your contract.

aig.com/annuities
800-424-4990

© American International Group, Inc. All rights reserved.

AGL 14400 (06/2021) J634201

Contract #s: AG-SPDA (6/17)